



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/765,774
Applicant: Smith et al.
Filed: January 27, 2004
TC/A.U. 2876
Examiner: Daniel I. Walsh

Confirmation No.: 2460

Docket No.: AUS920030902US1

Customer No.: 46129

Title: REMOTE TERMINAL CHECK PAYMENT WITH AUTOMATED
TRANSMITTAL

Honorable Commissioner
P. O. Box 1450
Alexandria, Virginia 22313-1450

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Date of Deposit December 13, 2004

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Darcell Walker
Darcell Walker, Reg. No. 34,945

AMENDMENT

In response to the Office letter dated August 13, 2004, please amend the
application as follows and consider the included remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper